

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:	)	
	)	Before the Examiner
Lawrence P. Bush	)	
	)	Martin A. Gottschalk
Serial No. 09/930,418	)	
	)	Group Art Unit 1743
Filed August 15, 2001	)	
	)	
INSURANCE CLAIM PAYMENT	)	
CARD SYSTEM	)	November 22, 2006

**RESPONSE TO FIRST OFFICE ACTION UNDER 37 CFR § 1.115**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 23, 2006, please consider the following remarks.